Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	_ Chapter you are filing under:  ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	Check if this is an amended filing

## Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself						
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
1. <b>Your 1</b>	full name						
govern identifi	he name that is on your ment-issued picture cation (for example, iver's license or	Laura First name	First name				
passpo		Middle name	Middle name				
Bring v	our picture	Romero					
identifi	cation to your meeting e trustee.	Last name	Last name				
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)				
2. All oth	ner names you						
	used in the last 8	First name	First name				
	e your married or n names.	Middle name	Middle name				
		Last name	Last name				
		First name	First name				
		Middle name	Middle name				
		Last name	Last name				
your S	he last 4 digits of Social Security	xxx - xx - <u>9717</u>	XXX - XX				
Individ	er or federal lual Taxpayer ication number	OR	OR				
iueilili	ioadon number	<b>9</b> xx - xx	<b>9</b> xx - xx				

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Document Romero

Laura

Debtor 1

About Debtor 1:  About Debtor 1:  About Debtor 1:  About Debtor 2 (Spouse Onless names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and  Business name  ROMERO  Case Number (if known)  Last Name  About Debtor 2 (Spouse Onless names or EINs.  I have not used any business names or EINs.  Business name  Business name  Business name	
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  I have not used any business names or EINs.  I have not used any business names or EINs.  Business name  Business name	
and Employer Identification Numbers (EIN) you have used in the last 8 years  I have not used any business names or EINs.  I have not used any business names or EINs.  Business name  Business name	
Include trade names and Pusiness name	iness names or EINs.
doing business as names	
EIN EIN	<del></del>
EIN EIN	
5. Where you live  841 Millcreek Circle Number Street  Number Street	nt address:
Number Street	
Elgin IL 60123	
City State ZIP Code City  KANE	State ZIP Code
County	
If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  If Debtor 2's mailing address the one above, fill it in here. will send any notices this mailing address.	. Note that the court
Number Street Number Street	
P.O. Box	
City State ZIP Code City	State ZIP Code
6. Why you are choosing  this district to file for bankruptcy.  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  Check one:  Check one:  I have lived in this district of the district.	
☐ have another reason. Explain.  (See 28 U.S.C. § 1408  ———————————————————————————————————	ixplain.

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Desc Main Document Romero Page 3 of 55 Laura Debtor 1 Case Number (if known) \_ Middle Name

Pa	rt 2:	Tell the Court About You	r Bankruptcy	Case					
7.		napter of the uptcy Code you	Filling for Books and the (Form 0040)). Also not be the top of some 4 and should be appropriate to the						
		oosing to file	■ Chapter 7 □ Chapter 11						
	under								
			☐ Chap	ter 12					
			☐ Chap	ter 13					
8.	How y	ou will pay the fee	local yours subm	court for elf, you itting y	or more details u may pay with	about how you cash, cashier's n your behalf, yo	may chec	Please check with the clerk's office in your pay. Typically, if you are paying the fee ck, or money order. If your attorney is attorney may pay with a credit card or check	
				-	-	•		oose this option, sign and attach the e in Installments (Official Form 103A).	
			By la less t pay t	w, a jud han 15 ne fee i	dge may, but is 0% of the offici n installments)	not required to, ial poverty line to If you choose	, wai hat a this c	nest this option only if you are filing for Chapter 7.  ve your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the <i>Application to Have the</i> 3B) and file it with your petition.	
9.	bankr	ou filed for uptcy within the	■ No		Nana				
	last 8	years?	☐ Yes.	District	None	Whe	en _	Case Number	
								MM / DD / YYYY	
				District	None	Whe	en _	Case Number	
								MM / DD / YYYY	
				District		Whe	en _	Case Number	
								MM / DD / YYYY	
10.		ny bankruptcy pending or being	■ No						
		y a spouse who is	☐ Yes.					Relationship to you	
	you, o	ing this case with r by a business , or by e?		District		Whe	en	Case Number, if known	
								Relationship to you	
				District		Whe	en	Case Number, if known	
11.	Do yo	u rent your nce?	□ No. ■ Yes.	Go to l Has yo resider	our landlord obtai	ined an eviction ju	ıdgme	ent against you and do you want to stay in your	
					No. Go to line 12. Yes. Fill out <i>Initia</i> his bankruptcy pe	l Statement About	t an E	Eviction Judgment Against You (Form 101A) and file it with	

O400 II 0 1000	D 00 ±	1 1100 111	E11(0100 11/10/11 11/10/21	
		Document	Page 4 of 55	
Laura		Romero	Case Number (if known)	

Last Name

	rt 3: Report About Any Busine		•			
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4.  Name and location of busines	s		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			<del>_</del>
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street			_
	to this petition.		City		State Zip Code	
			Check the appropriate box to	describe vour business:	•	
			_	us defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B	))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker (as o	efined in 11 U.S.C. § 101(6))		
			☐ None of the above			
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	he Bankruptcy Code.	I am NOT a small business debtor a	-	ı
Pa	Report if You Own or Ha	ve Any Hazard	ous Property or Any Property Th	at Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is neede	d, why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
	perishable goods, or livestock that must be fed, or a building		Where is the property?Numb	er Street		
	perishable goods, or livestock that must be fed, or a building			er Street		

Debtor 1

First Name

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Laura	Romero	Case Number (if	known)	

Part 5:

Debtor 1

Explain Your Efforts to R

Middle Name

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.  If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	☐I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.	If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Part 6	Answer These Questions	for Reporting Purposes		
17. A	re you filing under hapter 7? o you estimate that after my exempt property is	as "incurred by an individual No. Go to line 16b.  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primaril money for a business or in No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you  No. I am not filing under Chapter 1	by consumer debts? Consumer debts are deal primarily for a personal, family, or household by business debts? Business debts are delivestment or through the operation of the busing owe that are not consumer debts or business. Chapter 7. Go to line 18.  Other 7. Do you estimate that after any exemples are paid that funds will be available to distance.	bts that you incurred to obtain ness or investment.  s debts.
e) ac ar av	excluded and diministrative expenses are paid that funds will be vailable for distribution ounsecured creditors?	Mo. ∐Yes.		
yo	ow many creditors do ou estimate that you we?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
es	ow much do you stimate your assets to e worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
es	ow much do you stimate your liabilities be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
Part 7	Sign Below			
For yo	u	correct.  If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7.  If no attorney represents me and this document, I have obtained a I request relief in accordance with I understand making a false state.	apter 7, I am aware that I may proceed, if eligical understand the relief available under each chall I did not pay or agree to pay someone who is not read the notice required by 11 U.S.C. § 34 the chapter of title 11, United States Code, sement, concealing property, or obtaining monet in fines up to \$250,000, or imprisonment for a 3571.	ble, under Chapter 7, 11,12, or 13 apter, and I choose to proceed s not an attorney to help me fill out 12(b). specified in this petition. ey or property by fraud in connection
		Signature of Debtor 1  Executed on	Sign 17 Exe	nature of Debtor 2

Debtor 1

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Debtor 1	Laura	Romero	Case Number (if known)
			, , ,

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Alex Wilson	Date	Date: 1	1/16/2017
Signature of Attorney for Debtor	Date	MM / DD	/ YYYY
Alex Wilson			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP C	ode
Contact Phone 312-332-1800	_ Email ad	<sub>dress</sub> <u>ndil</u>	@geracilaw.com
6278725	IL		
Bar number	State		

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## Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		<b>Your assets</b> Value of what you own
	le A/B: Property (Official Form 106A/B) by line 55, Total real estate, from Schedule A/B	<u> </u>
1ь. Сор	y line 62, Total personal property, from Schedule A/B	\$ 100,405
1c. Cop	y line 63, Total of all property on Schedule A/B	\$ 100,405
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	le D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$85,904
	le E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Сор	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<u>\$14,305</u>
Part 3:	Summarize Your Liabilities	
	le I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$3,689.14
	le J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$4,491.00

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Laura Debtor 1

First Name Middle Name Last Name Case Number (if known) \_

Part 4: An	swer These Questions for Administrative and Statistical Records					
_	g for bankruptcy under Chapter 7, 11 or 13?  have nothing to report on this part of the form. Check this box and submit this form to the c	ourt with your other schedules.				
Your debte	What kind of debt do you have?  Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.					
	atement of Your Current Monthly Income: Copy your total current monthly income from Of Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	ficial .	\$ 5,748.56			
	owing special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim				
	of Schedule E/F, copy the following:	<b>\$</b> 0.00				
	support obligations (Copy line 6a.) d certain other debts you owe the government. (Copy line 6b.)	\$_0.00 \$_0.00				
9c. Claims fo	r death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Student l	pans. (Copy line 6f.)	\$_1,255.00				
	ns arising out of a separation agreement or divorce that you did not report as s. (Copy line 6g.)	\$_0.00				
9f. Debts to	pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. <b>Total.</b> Ad	d lines 9a through 9f.	\$ <u>1,255.00</u>				

=	ill in this inf	formation to identify you		Filod 11/16/17 F		4:18:27	Desc	Main	
		formation to identify you	ir case and this illing	y.	0 of 55				
D	ebtor 1	Laura		Romero					
		First Name	Middle Name	Last Name					
	Debtor 2 Spouse, if filing)	First Name	Middle Name	Last Name					
	Inited States	Bankruptcy Court for the :	NODTHERN District	of ILLINOIS					
U	miled States	Bankrupicy Court for the	NORTHERN DISTRICT	(State)			П	heck if this	ic an
	Case Number If known)			<del></del>			_	mended filin	
Off	ficial F	orm 106A/B						inoriada illin	9
		e A/B: Proper	ty						12/15
ateç espo age	gory where onsible for s, write you	you think it fits best. Be supplying correct inforn ur name and case numbe	as complete and ac nation. If more space er (if known). Answe	asset only once. If an asset fits curate as possible. If two marrie e is needed, attach a separate sh r every question. her Real Esate You Own or Have a	ed people are filing together, neet to this form. On the top	both are equa	ally		
01.	Do you ow No.	n or have any legal or e	quitable interest in a	ny residence, building, land, or	similar property?				
	Yes.	Describe							
	_			What is the property? Check all	that apply.			s or exemptions	
	220 Zenge	ele		Single-family home			•	laims on Sched Secured by Pro	
	Street addre	ess, if available, or other desc	cription	Duplex or multi-unit building					
				Condominium or cooperative		Current value		Current value portion you	
	A			Manufactured or mobile home  Land			00 000 00		
	Aurora City		IL 60505 tate ZIP Code	Investment property		\$	89,900.00	\$	89,900.00
	Oity	O	tate Zii Gode	Timeshare					
	County			Other			_	our ownership ple, tenancy b	
	,				north/2 Charle and			tat), if known.	
				Who has an interest in the prop  Debtor 1 only	Derty? Check one.				
				Debtor 2 only					
				Debtor 1 and Debtor 2 only		Check if	this is a con	nmunity prop	erty
				At least one of the debtors and	another	(see insti	ructions)		
				Other information you wish to	add about this item, such as	local			
				property identification number	·				
2. 🖊	Add the doll	ar value of the portion y	ou own for all of you	ur entries fro Part 1, including ar	ny entries for pages				
y	ou have at	tached for Part 1. Write	that number here			>			\$89,900.00
2	art 2:	escribe Your Vehicles							
				y vehicles, whether they are reg	•				
03.	Cars, vans	, trucks, tractors, sport	utility vehicles, moto	orcycles					
	Yes.	Describe							
		lake:	<u>Jeep</u>	Who has an interest in the prop	erty? Check one.			s or exemptions laims on <i>Sched</i>	
	M	lodel:	Compass	Debtor 1 only  Debtor 2 only			-	Secured by Pro	
	Y	ear:	2012	Debtor 1 and Debtor 2 only		Current value		Current valu	
	Α	pproximate Mileage:	67,000	At least one of the debtors and	l another	entire proper	ty?	portion you	own?
	0	ther information:				\$	6,500.00	\$	6,500.00
	2	2012 Jeep Compass with	over 67,000	Check if this is community instructions)	property (see				
miles									

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Debtor 1 First Name

Nο

Describe.....

Desc Main

04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$ 6,500.00 you have attached for Part 2. Write that number here ---**Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Yes. Furniture, linens, small appliances, table & chairs, bedroom set \$1,500 1.500.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games 'es Describe..... \$600 Flat screen TV, computer, printer, music collection, cell phone 600.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... Yes 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Describe..... Yes. Necessary wearing apparel \$400 400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Yes. Describe..... Costume jewelry \$200 200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses

0.00

Case 17-34383 Doc 1 Debtor 1 Laura

Desc Main

14. Any other personal and household items you did not already list, including any health aids you did not list Nο Describe..... Yes. books, CDs, DVDs & Family Photos \$100 100.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,800.00 **Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Describe..... Yes. 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Yes. Institution name: Kane County Teachers Credit Union 5.00 Savings Account Checking Account Kane County Teachers Credit 200.00 205.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe..... Institution or issuer name: 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in Describe..... Name of Entity and Percent of Ownership: 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: EA School District 131 Pension plan Unknown 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications Nο Yes. Describe.... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No. Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

0.00

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Document

East Name

Filed 11/16/17 Case 17-34383 Doc 1 Laura Debtor 1

First Name Middle Name

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25.	Trusts, equ	uitable or future	interests in property (other than anything listed in line 1), and rights or powers				
	Yes.	Describe			•		0.00
26.			marks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements		<b>v</b>		
	Yes.	Describe			•		0.00
27.	Examples:	Building permits, e	other general intangibles  xclusive licenses, cooperative association holdings, liquor licenses, professional licenses		<b>Ψ_</b>		
	Yes.	Describe			\$		0.00
Мо	ney or prop	erty owed to yo	u?	<b>p</b>	Current value portion you ove Do not deduct se or exemptions	wn?	
28.	No.	Is owed to you					
	Yes.	Describe	Expected 2017 tax refund \$1,0	200	\$	1	1,000.00
29.	Family sup	-			·		
	No.	·	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement				
	Yes.	Describe			\$		0.00
30.	Examples:		owes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else				
21	Interest in	insurance polic	ins		\$		0.00
•		•	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance				
	No. Yes.	Describe	Company Name & Beneficiary:				
	_				\$		0.00
32.	If you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.				
	Yes.	Describe			\$		0.00
33.			s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue		Ψ		
	Yes.	Describe			•		0.00
34.	Other cont	ingent and unli	uidated claims of every nature, including counterclaims of the debtor and rights		₽		
	Yes.	Describe			¢		0.00
35.	Any financ	cial assets you o	id not already list		₽		
	Yes.	Describe			\$		0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached		_		
			er here>			\$1	1,205.00

Case 17-34383 Doc 1 Debtor 1 Laura

Desc Main

First Name Middle Name Filed 11/16/17

Pocument
Last Name
F

Entered 11/16/17 14:18:27 Page 14 of 55 umber (if known)

P	Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	37. Do you own or have any legal or equitable interest in any business-related property?	
	No.	
	Yes.	
		Current value of the
		portion you own?
		Do not deduct secured claims
		or exemptions
38.	88. Accounts receivable or commissions you already earned	
	No.	
	Yes. Describe	
		\$0.00
39.	39. Office equipment, furnishings, and supplies	
	Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, ele	ectronic devices
	No.	
	Yes. Describe	
		\$0.00
40.	10. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
	No.	
	Yes. Describe	
	M. D d	\$0.00
41.	11. Inventory	
	No.	
	Yes. Describe	0.00
42	19. Intercete in newton webine an initiative transform	\$ <u>0.0</u> 0
42.	12. Interests in partnerships or joint ventures	
	No. Name of Entity and Percent of Ownership:	
	Yes. Describe	0.00
42	I3. Customer lists, mailing lists, or other compilations	\$0.00
43.		
	No.	
	Yes. Describe	\$ 0.00
44	I4. Any business-related property you did not already list	\$
	No.	
	Yes. Describe	\$ 0.00
		<u> </u>
45.	5. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
	for Part 5. Write that number here	> \$ 0.00
	Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
	If you own or have an interest in farmland, list it in Part 1.	
46.	16. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
	No.	
	Yes. Describe	
		\$ <u>0.0</u> 0
47.	17. Farm animals	
	Examples: Livestock, poultry, farm-raised fish	
	No.	
	Yes. Describe	
		\$ <u>0.0</u> 0
48.	18. Crops—either growing or harvested	
	No.	
	Yes. Describe	
		\$0.00
49.	19. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
	No.	
	Yes. Describe	
		\$ <u>0.0</u> 0

Debtor 1 Laura Case 17-34383 Doc 1 Filed 11/16/17 Entered 11/16/17 14:18:27 Desc Main Page 15 of By Munder (if known) Page 15 of By Munder (if known)

50.	Farm and fishing supplies,	chemicals, and feed		
	Yes. Describe			
51.	Any farm- and commercial	fishing-related property you did not already lis	st	\$0.00
	No.			
	Yes. Describe			\$0.00
		of your entries from Part 6, including any entrie		\$0.00
	Describe All Prope	erty You Own or Have an Interest in That You Did i	Not List Above	
53.	Do you have other propert Examples: Season tickets, country No.	y of any kind you did not already list? Intry club membership		
	Yes. Describe			\$ 0.00
- 4	Add the dellar value of all a	form patrice from Dart 7. Write that arreshed	h	\$0.00
54.	Add the dollar value of all (	f your entries from Part 7. Write that number I	nere	\$0.00
ŀ	Cart 8: List the Totals of	Each Part of this Form		
55.	Part 1: Total real estate, lin	e 2		\$ 89,900.00
56.	Part 2: Total vehicles, line	5	\$ 6,500.00	
57.	Part 3: Total personal and	nousehold items, line 15	\$ 2,800.00	
58.	Part 4: Total financial asse	ts, line 36	\$ 1,205.00	
59.	Part 5: Total business-relat	ed property, line 45	\$ 0.00	
60.	Part 6: Total farm- and fish	ing-related property, line 52	\$ 0.00	
61.	Part 7: Total other property	not listed, line 54	\$ 0.00	
62.	Total personal property. Ad	d lines 56 through 61	\$ 10,505.00	\$ 10,505.00
63.	Total of all property on Sch	edule A/B. Add line 55 + line 62		\$100,405.00

Official Form 106A/B Record # 754365 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Laura		Romero
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		_
(If known)			

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim as Exempt emptions are you claiming? Check	one only even if your so	ouse is filing with you		
	ming state and federal nonbankrupto		•		
_	ming federal exemptions. 11 U.S.C.	•	8 322(0)(3)		
Tou are clair	ming lederal exemptions. 11 0.5.C.	g 522(D)(2)			
2. For any propert	y you list on Schedule A/B that yo	u claim as exempt, fill in t	the information below.		
-	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Check only one box for each exemption		
Brief description:	2012 Jeep Compass with over 67,000 miles	\$_6,500	\$2,400	735 ILCS 5/12-1001(c)	
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit		
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>1,500</u>	\$_1,500	735 ILCS 5/12-1001(b)	
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit		
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_600	\$_600	735 ILCS 5/12-1001(b)	
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit		
Brief description:	Necessary wearing apparel	\$ <u>400</u>	\$_400	735 ILCS 5/12-1001(a),(e)	
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit		
Official Form 106C Record # 754365 Schedule C: The Property You Claim as Exempt Page 1 of 2					

Laura Docur

754365

Record #

Official Form 106C

Debtor 1

Document Page 17 of 55 Number (if known)

Middle Name Last Name **Additional Page** Part 2: Current value of the Amount of the exemption you claim Specific laws that allow exemption Brief description of the property and line on portion you own Schedule A/B that lists this property Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) Brief Costume jewelry \$ 200 \$ 200 description: Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) Brief books, CDs, DVDs & Family \$ 100 100 description: Photos 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief 735 ILCS 5/12-1001(b) Savings Account, Kane County \$ 5 Teachers Credit Union, 5.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, Kane County 735 ILCS 5/12-1001(b) \$ 200 \$ 200 Teachers Credit, 200.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Pension plan, EA School District 735 ILCS 5/12-1006 Brief Unknown description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) Brief Expected 2017 tax refund 1,000 \$\_1,000 description: Line from 100% of fair market value, up to 28 any applicable statutory limit Schedule A/B: 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes.

Schedule C: The Property You Claim as Exempt

Page 2 of 2

Fill in Abia in	Casa 17 2		1 Filad 11/16/17	Entered 11/16/1	17 14:18:27	Desc Main	
Fill in this in	formation to identify	your case:		8 of 55			
Debtor 1	Laura		Romero				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the	e: <u>NORTHERN</u> Di	istrict of <u>ILLINOIS</u>				
Case Number			(State)			Check if this	s is an
(If known)						amended fi	ling
Official F	orm 106D						
		Who Have (	Claims Secured by F	Property			12/1
Be as complete	and accurate as pos	sible. If two married, copy the Addition	d people are filing together, both nal Page, fill it out, number the er	n are equally responsible fo		ny	
	ditors have claims se	•	•				
			ourt with your other schedules. Yo	ou have nothing else to repo	ort on this form.		
	I in all of the informati		,				
Part 1:	List All Secured Claim	s					-0.4
2. List all se	cured claims. If a cre	ditor has more than	one secured claim, list the credito	r separately	Column A  Amount of claim	Column A  Value of collateral	Column C Unsecured
		•	icular claim, list the other creditors order according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
2.1 ALLY F	inancial		Describe the property that secure	es the claim:	\$ <u>6,016.00</u>	<b>\$</b> _6,500.00	\$ <u>0.00</u>
Creditor's			2012 Jeep Compass with over 6	7,000 miles			
200 Rer Number	naissance Ctr Street						
			As of the date you file, the claim	is: Check all that apply.			
		41400.40	Contingent				
Detroit City		//I 48243 State Zip Code	Unliquidated				
		•	Disputed				
Debtor	the debt? Check one.  1 only		Nature of Lien. Check all that apply An agreement you made (such a				
Debtor	•		car loan)	3.3.			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At least	one of the debtors and a	another	Judgment lien from a lawsuit  Other (including a right to offset)				
	if this claim relates to	а					
	unity debt was incurred <sup>20</sup>	13-03-12	Last 4 digits of account number	8093			
2.2 Commu	unity Contacts		Describe the property that secure	es the claim:	<b>\$</b> _21,475.00	\$ 89,900.00	<u>\$ 21,475.0</u> 0
Creditor's	Name		220 Zengele Aurora IL 60505				
1035 E. Number	State Street						
Number	Sileet		As of the date you file, the claim	is: Check all that apply			
			Contingent	is. Oneck all that apply.			
Geneva		L 60134 	Unliquidated				
		State Zip Gode	Disputed				
Who owes	the debt? Check one.		Nature of Lien. Check all that apply An agreement you made (such a				
Debtor	•		car loan)	3 mortgage of 3ccured			
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	one of the debtors and a	another	Judgment lien from a lawsuit				
	if this claim relates to	а	Other (including a right to offset)				
	unity debt was incurred200	05	Last 4 digits of account number				
		ntries in Column A	on this page. Write that number		\$_27,491.00		

Schedule D: Creditors Who Have Claims Secured by Property

Debtor 1 Laura

Jebloi	Ladia	Case Nullik	ei (ii kriowri)		
	First Name Middle Name	Last Name			
Pa	Additional Page  After Isiting any entries on this page, number 2.4, and so forth.	mber them beginning with 2.3, followed	Column A  Amount of claim  Do not deduct the value of collateral	Column A  Value of collateral that supports this claim	Column C Unsecured portion If any
2.3	Department of Housing & Urban Development	Describe the property that secures the claim:	<b>\$</b> _4,670.00	\$ 89,900.00	\$ <u>0.00</u>
	Creditor's Name 451 7th Street SW	220 Zengele Aurora IL 60505			
	Number Street	As of the date you file, the claim is: Check all that apply.			
	Washington DC 20410	Contingent			
	City State Zip Code	Unliquidated			
		Disputed			
	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only  Debtor 1 and Debtor 2 only	car loan)  Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Li ki saak one er tre destere and ansare.	Other (including a right to offset)			
	Check if this claim relates to a community debt	_			
$\neg$	Date Debt was incurred2013	Last 4 digits of account number	0.407.00	22.22.22	0.407.00
2.4	Department of Housing and Urban Developmen	Describe the property that secures the claim:	\$ <u>3,437.00</u>	\$ 89,900.00	\$ <u>3,437.00</u>
	Creditor's Name 451 7th Street SW	220 Zengele Aurora IL 60505			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Washington DC 20410	Unliquidated			
	City State Zip Code	Disputed			
	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only	car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to a	Other (including a right to offset)			
	community debt	Lost 4 digits of account number			
	Date Debt was incurred	Last 4 digits of account number	<b>\$</b> 50,306.00	<b>\$</b> 89,900.00	\$ 0.00
2.5	Wells Fargo HM Mortgag	Describe the property that secures the claim:	\$_00,000.00	\$_00,000.00	\$_0.00
	Creditor's Name 8480 Stagecoach Cir	220 Zengele Aurora IL 60505			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Frederick MD 21701	Unliquidated			
	City State Zip Code	Disputed			
	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only	car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to a	Other (including a right to offset)			
	community debt				
	Date Debt was incurred2002-2016	Last 4 digits of account number <u>5857</u>			

If this is the last page of your form, add the dollar value totals from all pages.

Add the dollar value of your entries in Column A on this page. Write that number here:

Official Form 106D

\$ 85,904.00

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Laura Debtor 1

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 85,904.00

		Caco 17 2/12		1 Filod 11/16/17	Entered 11/16/17 14:18:27	Desc Main	
Fill	in this inf	formation to identify you	r case:		1 of 55		
Deb	otor 1	Laura		Romero			
		First Name	Middle Name	Last Name			
Deb	otor 2						
(Spor	use, if filing)	First Name	Middle Name	Last Name			
Unit	ted States E	Bankruptcy Court for the :!	NORTHERN Dis	strict of _ILLINOIS			
Cas	e Number			(State)		Check if this is an	
	nown)					amended filing	
)ffi	rial Fo	orm 106E/F					
						,	12/15
				Unsecured Claims			12/13
ist the I/B: Pi redito eeded op of a	other paroperty (Cors with party), copy the any additi	arty to any executory con Official Form 106A/B) and artially secured claims th	tracts or unexp on Schedule G at are listed in t, number the e ame and case n	ired leases that could result in a Executory Contracts and Unex Schedule D: Creditors Who Have ntries in the boxes on the left. At number (if known).	and Part 2 for creditors with NONPRIORITY c I claim. Also list executory contracts on Scheck weired Leases (Official Form 106G). Do not inc e Claims Secured by Property. If more space i ttach the Continuation Page to this page. On the	<i>dule</i> clude any is	
Pari							
1. <b>D</b> o	any cred	litors have priority unsec	ured claims ag	ainst you?			
	No. Go	to Part 2.					
	Yes.						
ea no un	ch claim I npriority a secured o	listed, identify what type o amounts. As much as pos claims, fill out the Continua	f claim it is. If a o sible, list the cla ation Page of Pa	claim has both priority and nonprioning in alphabetical order according	ecured claim, list the creditor separately for each ority amounts, list that claim here and show both g to the creditor's name. If you have more than the ds a particular claim, list the other creditors in Pa ction booklet.)	n priority and two priority	
,		,	,		Total claim	Priority Nonpriority	
						amount amount	
Par	2: L	ist All of Your NONPRIORI	TY Unsecured C	laims			
3. <b>Do</b>	any cred	litors have nonpriority ur	nsecured claims	s against you?			
	No. You	u have nothing to report in	this part. Subm	nit this form to the court with your	other schedules.		
	Yes.						
no inc	npriority u	unsecured claim, list the co	reditor separatel reditor holds a pa	ly for each claim. For each claim li	r who holds each claim. If a creditor has more t isted, identify what type of claim it is. Do not list ors in Part 3.If you have more than three nonpri	claims already iority unsecured	
4.1	DEPT O	F EDUCATION/NELN		Last 4 digits of account number	9524	Total claim \$ 1,255.00	
	Creditor's N			-	2011 2014		
	121 S 13			When was the debt incurred?	2011-2014		
	Number	Street					
				As of the date you file, the claim is	s: Check all that apply.		
	Lincoln	NE	68508	Contingent Unliquidated			
v	City	State the debt? Check one.	Zip Code	Disputed			
ľ	Debtor 1						
Ī	Debtor 2	•		Type of NONPRIORITY unsecured	d claim:		
į	=	and Debtor 2 only		Student loans			
Ī	At least of	one of the debtors and anothe	er	Obligations arising out of a separa	ation agreement or divorce		
	_	f this claim relates to a		that you did not report as priority of			
1,		nity debt n subject to offest?		Debts to pension or profit-sharing	plans, and other similar debts		
IS	No No	i audject to offest (		Other Specify			
	Yes			Other. Specify			

Doc 1 Filed 11/16/17 Entered 11/16/17 14:18:27 Desc Main Case 17-34383 Page 22 of 55 Case Number (if known) Document Laura Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page **Total Claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Portfolio Recovery Associates \$ 2,009.00 Last 4 digits of account number \_ Creditor's Name 2010 PO Box 12914 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent VA 23541 Norfolk Unliquidated

Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Debt Owed	
Yes		
Worldwide Asset Purchasing LLC	Last 4 digits of account number	\$ <u>11,041.00</u>
Creditor's Name	When was the debt incurred? 2005	
2253 NW Parkway, Ste. 500	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Marietta GA 30067	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<del>_</del>	
No	Other Specific Deht Owed	

Page 23 of 55 Case Number (if known) **Document** Debtor 1 <u>Laura</u>

List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.								
DuPage County Clerk, 16sc3616		On which entry in Part 1 or Part 2 list the original creditor?						
Name 421 N County Farm Rd.		Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims					
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims					
Wheaton	IL 60187	Last 4 digits of account number						
City	State Zip Code							
Blitt and Gaines, PC, Bankruptcy Dept.		On which entry in Part 1 or Part 2	2 list the original creditor?					
Name 661 Glenn Ave.		Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims					
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims					
Wheeling City	IL 60090 State Zip Code	Last 4 digits of account number	<del></del>					
Freedman Anselmo Lindberg &, Bankrupto	Dept.	On which entry in Part 1 or Part 2	2 list the original creditor?					
Name PO Box 3216		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims					
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims					
Naperville	IL 60566	Last 4 digits of account number						
City	State Zip Code	Last 4 digits of account number						
Kane County Clerk, 05ar001327	·	On which entry in Part 1 or Part 2	2 liet the original creditor?					
Name		•	<u> </u>					
719 S. Batavia Ave.		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims					
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims					
Geneva	IL 60134-307	Last 4 digits of account number						
City	State Zin Code	-						

Official Form 106E/F

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Debtor 1 <u>Laura</u>

**Document** 

Middle Name

Add the Amounts for Each Type of Unsecured Claim

	6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
ı	Add the amounts for each type of unsecured claim.

			Total claim
Total claims	6a. Domestic support obligations	6a.	\$0.00
nom ruit i	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim \$1,255.00
Total claims from Part 2	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	4.055.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$1,255.00
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other</li> </ul>	6g.	\$

	l in this in	formation to ident	ify your case:		5 of 55	
De					3 01 33	
	ebtor 1	Laura		Romero		
		First Name	Middle Name	Last Name		
	ebtor 2 couse, if filing)	First Name	Middle Name	Last Name		
		Bankruptcy Court for	the : <u>NORTHERN</u> District	t of ILLINOIS		
Ca	ase Number f known)			(State)	Check if this is an amended filing	
Offi	icial F	orm 106G				
			ory Contracts or	nd Unexpired Lea	eac	12/15
nform addition 1. D	nation. If not	nore space is need s, write your name re any executory c eck this box and so I in all of the inform	ded, copy the additional perand case number (if known contracts or unexpired least ubmit this form to the court leation below even if the contraction below even if the contracts.	age, fill it out, number the elemn). ses? with your other schedules. Your other are listed in	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of any ou have nothing else to report on this form.  Schedule A/B: Property (Official Form 106A/B)  Then state what each contract or lease is for (for	
	xample, re nexpired le		cell phone). See the instru	ctions for this form in the instr	ruction booklet for more examples of executory contracts and	
ľ	Person or	company with wh	om you have the contract	or lease	State what the contract or lease is for	
2.1						
	Name					
	Number	Street			-	
	City		State	Zip Code	-	
2.2						
	Name				-	
	Number	Street			-	
	City		State	Zip Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State	Zip Code	-	
2.4						
	Name				-	
	Number	Street			-	
	City		State	Zip Code	-	
2.51						
∠.5					-	
2.5	Name					

State Zip Code

City

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Laura		Romero
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name ar	nd case number (if known). Answ	er every question.							
1. <b>D</b>	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a code	btor.)						
	No.									
	Yes									
	lithin the last 8 years, have you liverizona, California, Idaho, Lousiiana, N		• ,	unity property states and territories include and Wisconsin.)						
	No. Go to line 3.									
	Yes. Did your spouse, former spo	use, or legal equivalent live with yo	ou at the time?							
		e or territory did you live?	Fill ir	n the name and current address of that person.						
	Name of your spouse, former spouse or	legal equivalent								
	Number Street									
	City	State	Zip Code							
3	chedule E/F, or Schedule G to fill ou	at Column 2.		Column 2: The creditor to whom you owe the debt						
				Check all schedules that apply:						
3.1				Schedule D, line						
	Name			Schedule E/F, line						
	Number Street			Schedule G, line						
	City	State	Zip Code							
3.2				Schedule D, line						
	Name			Schedule E/F, line						
	Number Street			Schedule G, line						
_	City	State	Zip Code							
3.3				Schedule D, line						
	Name			Schedule E/F, line						
	Number Street			Schedule G, line						
	City	State	Zip Code							

Official Form 106H Record # 754365 Schedule H: Your Codebtors Page 1 of 1

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Fill in this ir	nformation to iden	tify your case:		01 00
Debtor 1	Laura		Romero	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	r the : <u>NORTHERN DISTRICT C</u>	PF ILLINOIS	
Case Numbe	r			Check if this is:
(If known)				An amended filing
				A supplement showing

Check if this is:
An amended filing
A supplement showing post-petition
chapter 13 income as of the following date:

Official Form 106I

MM / DD / YYYY

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment					
1.	Fill in your employment information	Debtor 1		Debtor 2 or non-filing spouse		
	If you have more than one job, attach a separate page with information about additional employers.		X Employed Not employed	1	X Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	TA		Clerk	
	Occupation may Include student or homemaker, if it applies.	Employers name	School Dist 131 E	ast Aurora	Jewel Food Stores, LLC	
		Employers address	417 Fifth Street		2501-1 W Grandview Rd. x	
			Aurora, IL 60505		Phoenix, AZ 85023	
		How long employed there?	Since 10/1/2003		Since 10/1/2017	
Pa	ort 2: Give Details About Monthl	ly Income				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a	•		
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be			\$1,923.50	\$3,638.05	
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$1,923.50	\$3,638.05	

 Official Form 106I
 Record # 754365
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1 Laura

Laura Document Romero
First Name Middle Name Last Name

Case Number (if known)

				For Debtor 1		For Debtor 2 or non-filing spouse	
	Copy	y line 4 here	4.	\$1,923.50		\$3,638.05	
5. <b>L</b>	ist all	payroll deductions:					
	5a. <b>T</b>	ax, Medicare, and Social Security deductions	5a.	\$446.02		\$655.11	
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b.	\$94.12		\$0.00	
	5c. <b>V</b>	oluntary contributions for retirement plans	5c.	\$0.00		\$357.80	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$405.17	
	5e. <b>I</b>	nsurance	5e.	\$0.00		\$349.18	
	5f. <b>C</b>	Oomestic support obligations	5f.	\$0.00		\$0.00	
	5g. <b>L</b>	Inion dues	5g.	\$40.96		\$36.62	
	5h. <b>C</b>	Other deductions. Specify:Life Insurance(D2),	5h.	\$0.00		\$29.08	
6. <b>A</b>	dd the	<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$581.10		\$1,832.96	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,342.40		\$1,805.09	
8. <b>L</b>	ist all	other income regularly received:		¥ 1,0 12.10		<b>+</b> 1,000100	
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00	
		dependent regularly receive			-	<del>_</del>	
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00	
	8e.	Social Security	8e.	\$0.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash					
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
	8h.	Other monthly income. Specify: 2nd Job,	8h.	\$541.65		\$0.00	
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$541.65		\$0.00	
10.		ulate monthly income. Add line 7 + line 9.	10.	\$1,884.05	+ [	\$1,805.09 =	\$3,689.14
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			_		
11.	State	all other regular contributions to the expenses that you list in Schedu	le J.				
	Inclu	de contributions from an unmarried partner, members of your household, y	our depend	ents, your roommates, ar	nd		
		friends or relatives.					
		ot include any amounts already included in lines 2-10 or amounts that are			n Sc		
	Spec	ify:				1	1. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The re		•			
		e that amount on the Summary of Schedules and Statistical Summary of C		ities and Related Data, if	it apı	olies	\$ <b>3,689.14</b>
13.	_	ou expect an increase or decrease within the year after you file this forn	n?				
	X						
	Ц,	res. Explain:					

Fill in thi	s information to identify	y your case:				
Debtor 1	Laura		Romero	Check if this is:		
	First Name	Middle Name	Last Name	An amende	-	
Debtor 2 (Spouse, if fil	ing) First Name	Middle Name	Last Name			-petition chapter 13
United St	ates Bankruptcy Court for th	e : <u>NORTHERN DISTRICT O</u>	F ILLINOIS	—————	of the following d	ate.
Case Nur (If known)			_	MM / DD /	YYYY	
Official	Form 106J				filing for Debtor:	2 because Debtor 2 hold.
Sched	ule J: Your E	xpenses				12/14
more space question.	is needed, attach anoth	ner sheet to this form. On th		are equally responsible for supplyi ges, write your name and case nun	=	
Part 1:	Describe Your Househ	old				
	a joint case?  o. Go to line 2.					
\ \textstyle \ \ \textstyle \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	es. Does Debtor 2 live in	n a separate household?				
	No.  Yes. Debtor 2	must file a separate Schedul	e J.			
2. <b>Do y</b>	ou have dependents?	□ No				
_	-			Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Don	ot list Debtor 1 and or 2.		this information for lent	Son	10	No
Do n	ot state the dependents'			Son	19	X Yes
name	es.					<b>X</b> No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
_	our expenses include	X No				
	nses of people other the self and your dependen					
Part 2:	Estimate Your Ongoin	g Monthly Expenses				
Estimate y	our expenses as of you	r bankruptcy filing date unle	ess you are using this forn	n as a supplement in a Chapter 13	case to report	
-		nkruptcy is filed. If this is a	supplemental Schedule J,	check the box at the top of the for	m and fill in	
the applica		n-cash government assista	nce if you know the value			
	·	ded it on Schedule I: Your I	<del>-</del>	)	Y	our expenses
4. The	rental or home ownersh	ip expenses for your reside	ence. Include first mortgage	e payments and		
any i	ent for the ground or lot.				4.	\$1,535.00
If no	t included in line 4:					
4a.	Real estate taxes				4a.	\$0.00
4b.	Property, homeowner's	, or renter's insurance			4b.	\$0.00
4c.		pair, and upkeep expenses			4c.	\$50.00
4d.	Homeowner's associati	on or condominium dues			4d.	\$0.00

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Document

Debtor 1

Laura

Page 30 of 55 Case Number (if known) \_\_

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$225.00 6a. 6a. Electricity, heat, natural gas \$40.00 6b. Water, sewer, garbage collection \$335.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$400.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$125.00 9. Clothing, laundry, and dry cleaning 10. \$85.00 Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$466.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$425.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$339.00 17a. 17a. Car payments for Vehicle 1 \$311.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 754365 Schedule J: Your Expenses Page 2 of 3 Laura Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$105.00 21. Other. Specify: Postage/Bank Fees (\$5.00), Spouse Debt (\$100.00), 21. \$4,491.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,689.14 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$4,491.00 23b. Copy your monthly expenses from line 22 above. 23b.--\$801.86 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 754365 Schedule J: Your Expenses Page 3 of 3

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read	the summary and schedules filed with this declaration and that they are true and
correct.	
✗ /s/ Laura Romero	*
Signature of Debtor 1	Signature of Debtor 2
Date	Date
MM / DD / YYYY	MM / DD / YYYY

			JCument 1	auc oo t
Fill in this in	formation to id	entify your case:		
Debtor 1	Laura		Romero	
	First Name	Middle Name	Last Name	
Debtor 2	-			_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Number (If known)			_	

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numbe	number (if known). Answer every question.								
Part 11: Give Details About Your Marital Status and Where You Lived Before									
01. What is your current marital status?									
	Married								
Not married									
	02 During the last 3 years, have you lived anywhere other than where you live now?								
_	■ No.  ☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.								
'	Tes. List all of the places you lived in the last 5 years. Bo not include where you live now.								
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there					
	Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington,								
and Wisconsin.)									
■ No.  ☐ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).									
'	Tes. Make sure you fill out Schedule H. Tour Codebiors (	Official Forth 100H).							
Part 2: Explain the Sources of Your Income									

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Debtor 1 Laura Romero Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, 25,277 36,100 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, 24,595 37,000 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, 25,000 Wages, commissions. 37,000 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Page 35 of 55 Document Laura Romero Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments **ALLY Financial 200 Renaissance** Monthly \$ 1,017 \$ 4.999 ■ Mortgage Car Ctr Detroit MI 48243 Credit card Loan repayment Suppliers or vendors Other Wells Fargo HM Mortgag 8480 Monthly \$ 1,578 <u>\$ 48,728</u> Mortgage Car Stagecoach Cir Frederick MD ☐ Credit card 21701 ☐ Loan repayment Suppliers or vendors Other \_\_\_\_ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe

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Laura Romero Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid Include creditor's name owe Identify Legal actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ■ No. Yes. Fill in the details. Status of the case Nature of the case Court or agency Pending Collection Portfolio Recovery Assocs Llc VS Laura Kane County On appeal Romero Concluded CASE NUMBER#16SC3616 Kane County Circuit Court Pending Worldwide Asset Purchasing v. Debtor Collection On appeal 05ar001327 Concluded 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. **List Certain Losses** Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift.

Case 17-34383 Doc 1 Filed 11/16/17 Entered 11/16/17 14:18:27 Desc Main Document Page 37 of 55 Laura Romero Case Number (if known) \_ First Name Middle Name Last Name **List Certain Payments or Transfers** Part 7: Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$1,000.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2017 \$25.00 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage

houses, pension funds, cooperatives, associations, and other financial institutions.

No.

Yes. Fill in the details.

Last 4 digits of account number

Type of account or instrument Date account was closed, sold, moved, or transferred

Last balance before closing or transfer Case 17-34383 Doc 1 Filed 11/16/17 Entered 11/16/17 14:18:27 Desc Main Document Page 38 of 55

Laura Romero Case Number (if known) Debtor 1 First Name Middle Name Last Name 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No. Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. Nature of the case Status of the case Court or agency Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

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Debtor 1	Laura		Romero	Case Number (if known)	
JOBIO! I	First Name	Middle Name	Last Name	Case Names (I Intern)	
	No. None of the above	ve applies. Go to Part 12.			
	Yes. Check all that a	apply above and fill in the det	tails below for each busine	ess.	
	thin 2 years before yo stitutions, creditors, c		you give a financial stat	ement to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details	S.			
		Date is	sued		
Part 12	2 Sign Below				
×	/s/ Laura Romero	D	_		
	Signature of Debtor	1	Signa	ture of Debtor 2	
	Date 11/09/2017		Date		
	MM / DD / Y	YYYY	Bate	MM / DD / YYYY	
Did y	you attach additional	I pages to <i>Your Statement</i> (	of Financial Affairs for In	dividuals Filing for Bankruptcy (Official Form 107)?	
	No				
	Yes				
Did	you pay or agree to p	pay someone who is not an	attorney to help you fill	out bankruptcy forms?	
	No				
	Yes. Name of persor	1		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

Fill in this in	Case 17 24292 Doc 1 Filed formation to identify your case:	1/16/17 Entered 11/16/17 14:18: 0 of 55	27 Desc Main
	Louis		
Debtor 1	Laura First Name Middle Name	Romero	
Debtor 2			
(Spouse, if filing)	First Name Middle Name	_ast Name	
United States	Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u>		
Case Number		State)	Check if this is an
(If known)			amended filing
Official F	orm 108		
	nt of Intention for Individuals Fil	ing Under Chapter 7	12/1
f you are an inc	dividual filing under chapter 7, you must fill out this form	if:	
	e claims secured by your property, or		
-	sed personal property and the lease has not expired. his form with the court within 30 days after you file your l	pankruptcy petition or by the date set for the meeting of	creditors.
		ust also send copies to the creditors and lessors you lis	
f two married p	eople are filing together in a joint case, both are equally	responsible for supplying correct information.	
Both debtors m	ust sign and date the form.		
-		ch a separate sheet to this form. On the top of any addition	onal pages,
	e and case number (if known).		
rait i.	List Your Creditors Who Have Secured Claims		
1. For any cred information	-	Vho Have Claims Secured by Property (Official Form 106	D), fill in the
Identify the	creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's		☐ Surrender the property	No
name:	ALLY Financial	Retain the property and redeem it	— □ Yes
Descriptio	on of 2012 Jeep Compass with over 67,000 miles	Retain the property and enter into a	
property	6.	Reaffirmation Agreement.	
securing of	debt:	Retain the property and [explain]:	
Creditor's		Surrender the property	No
name:	Community Contacts	∐ Retain the property and redeem it	☐ Yes
Descriptio	n of 220 Zengele Aurora IL 60505	Retain the property and enter into a	
property		Reaffirmation Agreement.	
securing o	debt:	Retain the property and [explain]:	
Creditor's		Surrender the property	 ■ No
name:	Department of Housing & Urban Development	Retain the property and redeem it	☐ Yes
Descriptio	in of 220 Zengele Aurora IL 60505	Retain the property and enter into a	
property	3	Reaffirmation Agreement.	
securing o	debt:	Retain the property and [explain]:	_
Creditor's		Surrender the property	■ No
name:	Department of Housing and Urban Development	Retain the property and redeem it	_
	000 7	Retain the property and redeem it	∐ Yes
Descriptio	n of 220 Zengele Aurora IL 60505	Reaffirmation Agreement.	
property	loht:	Retain the property and [explain]:	

Entered 11/16/17 14:18:27 Page 41 of 55 humber (if known) Filed 11/16/17 Case 17-34383 Doc 1 Desc Main Laura Debtor 1 <del>Dölcüment</del> First Name ☐ Surrender the property No Creditor's name: Wells Fargo HM Mortgag Retain the property and redeem it ☐ Yes Retain the property and enter into a 220 Zengele Aurora IL 60505 Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: **List Your Unexpired Personal Property Leases** Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases ☐ No Lessor's name: ☐ Yes Description of leased property: П No Lessor's name: ☐ Yes Description of leased property: Пио Lessor's name: ПYes Description of leased property: □No Lessor's name: □Yes Description of leased property: Пио Lessor's name: □Yes Description of leased property: Пио Lessor's name: ☐Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property:

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Part 3:

Sign Below

Laura

First Name

Middle Name

Debtor 1

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

🗶 /s/ Laura Romero Signature of Debtor 1

Date Dated: 11/09/2017 MM / DD / YYYY

Signature of Debtor 2

Date

MM / DD / YYYY

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re				
La	ura Romero / Debtor		Case No:		
			Chapter:	Chapter 7	
	DISCLOSURE OF CO	OMPENSATION OF AT	TORNEY FOR DEF	BTOR	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 npensation paid to me within one year before the filing of dered or to be rendered on behalf of the debtor(s) in conte	f the petition in bankruptc	y, or agreed to be paid	d to me, for service	ees
	For legal services, I have agreed to accept	\$1,000.00			
	Prior to the filing of this statement I have received	\$1,000.00			
	Balance Due	\$0.00			
2.	The source of the compensation paid to me was:				
	Debtor(s) Other: (specify)				
3.	The source of compensation to be paid to me is:				
	Debtor(s) Other: (specify)				
4.	I have not agreed to share the above-disclosed com of my law firm.	npensation with any other	person unless they ar	re members and as	ssociates
	I have agreed to share the above-disclosed compen of my law firm. A copy of the agreement, together attached.	_	•		
5.	In return for the above-disclosed fee, I have agreed to recase, including:	ender legal service for all	aspects of the bankru	ptcy	
	a. Analysis of the debtor's financial situation, and ren	ndering advice to the debt	or in determining who	ether to file a peti	tion in
	<ul><li>bankruptcy;</li><li>b. Preparation and filing of any petition, schedules, st</li></ul>	tatements of affairs and p	lan which may be requ	uired;	
6.	By agreement with the debtor(s), the above-disclosed ference fee does NOT include any work done post-filing.	ee does not include the fol	lowing service:		
		CERTIFICATION			
	I certify that the foregoing is a complete payment to me for representation of the deb		•	or	
	Date: 11/16/2017	/s/ Alex Wilson			
	Date	Signature of Attorney	<del></del>		
		Geraci Law L.L.C.			

Page 1 of 1 Record # 754365

Name of law firm

Date: 10/30/2017

Consultation Attorney: ALX

Case 17-34383 Geraci Lawed-119.6/Ilinois Indianal Wissonsin 18:27 Desc Main Headquarters: 55 E. Monroe Street, #3400 Objeggon 60603 466935.0707 of GHENT CORNER WWW.INFOTAPES.COM

Record #: **754-365** 



### Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law Lt.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree	to pay, by
debit only, a flat fee for services <b>before</b> filing in court of \$ 1,000.00  at \$ {} today, \$ {} within 60 days of today. Bankruptcy is time and \$ {} belongs on the profiling fee is displayed.	
at \$ {} today, \$ {} Starting {}	o concitival
and \${} I will obtain from {	e-sensitive
move now more than this amount to pre-pay post-tiling services. After filling in court, any dalance on the pre-liling lee is discharge	CU. VVC VVIII
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced Al	TER IIIII
in Court is not included in the pre-filing amount, unless you pay us for it in advance:	
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after c	ase filing is
c oos on & \$335 = \$ 1 330 00 total flat fee. We will present you with an agreement to repay the \$335, and pay a	iee ior our
convices after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreemen	t is entirely
voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your	bankruptcy
and Geraci Law may withdraw from representing you.	
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, r	neans test &
etatement of financial affairs: phone calls, emails, web messages; processing and reviewing documents that we requested from you including	g laxes, ellian
attackments, web upleads and mail: office appointment to review and sign your petition; filling your case in court. Excluded, appearance in	i ally coult of
proceedings taking calls from your creditors or hill collectors. If you decide to pre-pay, or pay for ALL services before and after we file	your case iii
pourt oil work until case closing is included except missed section 341 meetings; amendments to schedules, adversary proceedings	, arry mouons
including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemption dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankru	ntcy court.
dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you, appearance outside that summer	p.o,
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper	, but you may
shapes to now for our sorvices billed hourly at \$75 -\$450/hour, and nay in advance a security fetaler, which may cost you more, or less u	ian a natice
Advance Boumont Detainer Dayments on flat fee or hourly become our property on payment and are deposited into our operating account	uni, noi mio a
client trust account. We will only refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not	, because you
may lose funds held in our trust account which may be assets in a Chapter 7.	
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign	my petition
according to this schedule. Lagree that Geraci I aw may discontinue work and charge me for the work done to date at nouny	Iaigo Showh
above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration will	iiii oo days o
was interpretable of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fall to provi	ue a reiumu c
unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you	within 30 day
after notice of the dispute from the client, we shall submit the dispute to binding arbitration.	•
	1 (1 - 1
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive w	ork; that more
there are offernou or staff will work on your file, there is no extra charge for the entire Geraci Law Team, unlike single automey law into	5 . Ullaliye ii
circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change.  Exemption laws only protect a limproperty. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee	of Discharge
On discrete or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discrete	aigeu. Stude
I debte and tuition; most tay debte; undisclosed debts; maintenance or support; lines; Iraud, slealing or intentional injury	Claims, uebi
The street including LICA dupper officer debts listed in your green folder as IISHAIV not discharged. No discharge II you upit take the 211	u cuucationi
course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, e	xpenses, deb
- dalla Pinnaio	
Date: 10 Bold X (Joint Debtor)	
Eaula Romeio (Bobio)	_
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 16111	2

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Laura Romero / Debtor	Bankruptcy Docket #:
	Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/09/2017 /s/ Laura Romero

Laura Romero

X Date & Sign

Record # 754365 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document In re Laura Romero / Debtor

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Desc Main

B 201A (Form 201A) (11/11)

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 754365 Page 1 of 2 Record #

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Form B 201A, Notice to Consumer Debtor(s)

Document Romero / Debtor In re Laura

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 11/09/2017	/S/ Laura Romero		
	Laura Romero		
Dated: 11/16/2017	/s/ Alex Wilson		
	Attorney: Alex Wilson		

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Debtor	1	Laura First Name	Middle Name	Romero Last Name	Case Nu	imber (if known)	<del></del>
Part	6:	Answer These Questions	s for Reporting Purposes				
		nt kind of debts do have?	as "incurred by an No. Go to line Yes. Go to line money for a busine Yes. Go to line	individual primarily for 16b. e 17. primarily business ess or investment or th 16c. e 17.	a personal, family, or hous	re debts that you incurred to obtain business or investment.	
;	Cha Do y any excl adm are p	you filing under pter 7?  rou estimate that after exempt property is uded and inistrative expenses paid that funds will be lable for distribution esecured creditors?		der Chapter 7. Do you	u estimate that after any ex	rempt property is excluded and o distribute to unsecured creditors?	
3		many creditors do estimate that you ?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	□ 5	,000-5,000 ,001-10,000 0,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
(	estir	much do you nate your assets to orth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000	□ \$ □ \$	11,000,001-\$10 million 110,000,001-\$50 million 50,000,001-\$100 million 1100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billio ☐\$10,000,000,001-\$50 bill ☐More than \$50 billion	
•	estir to be		□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□\$ □ \$	1,000,001-\$10 million 10,000,001-\$50 million 50,000,001-\$100 million 100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 bill □ More than \$50 billion	
		Sign Below	I have examined this pet	ition, and I declare und	der penalty of perjury that the	he information provided is true and	
For y	ou		correct.  If I have chosen to file ur of title 11, United States under Chapter 7.  If no attorney represents this document, I have obtained in the content of the content o	me and I did not pay of tained and read the not ance with the chapter of the statement, concear an result in fines up to 1519, and 3571.	ware that I may proceed, if e relief available under each or agree to pay someone w otice required by 11 U.S.C. of title 11, United States Co ling property, or obtaining r	eligible, under Chapter 7, 11,12, or 13 h chapter, and I choose to proceed tho is not an attorney to help me fill out	

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	formation to identi	ry your case:	Romero	
Debtor 1	First Name	Middle Name	Last Name	
Debtor 2				
		Middle Name	Last Name	
(Spouse, If filing) United States	First Name  Bankruptcy Court for	the : <u>NORTHERN</u> District of	•	
United States Case Number		the: <u>NORTHERN</u> District of	of <u>ILLINOIS</u>	Check if this is amended filing
United States	Bankruptcy Court for	the: <u>NORTHERN</u> District of	of <u>ILLINOIS</u>	<del></del>
United States Case Number (If known)	Bankruptcy Court for	the : <u>NORTHERN</u> District of the control of the con	of <u>ILLINOIS</u>	<del></del>

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
<b>■</b> No							
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
Under penalty of perjury, I declare that I have read the summary and schedules filed correct.	with this declaration and that they are true and						
* Adua Rimer *							
Signature of Debtor 1 Signature of Deb	tor 2						
Date : 1 / 9 /2017 Date							
MM / DD / YYYY MM / DD	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7						

12/15

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Debtor 1		Laura		Romero	Case Number (if known)	_
		First Name	Middle Name	Last Name		
<b>1</b>	_		ove applies. Go to Part 12. apply above and fill in the detai	ls below for each business.	ода ж. од	***************************************
		in 2 years before tutions, creditors,		ou give a financial statement	to anyone about your business? Include all financial	
	Ν	lo.				
	] Y	es. Fill in the deta	ails.			
			Date Issu	ed		
Part '	12:	Sign Below				
ans in e 18	swe con U.S	ers are true and connection with a basic. §§ 152, 1341, Signature of Debto	orrect. I understand that makin inkruptcy case can result in fin 1519, and 3571.  Control of the	g a false statement, concealing to \$250,000, or imprison to \$250,000. Signature of the state of	s, and I declare under penalty of perjury that the ing property, or obtaining money or property by fraud onment for up to 20 years, or both.    Description	
	No   Ye	o es				
_	i ya		pay someone who is not an a	ttorney to help you fill out ba	nkruptcy forms?	
_		es. Name of pers	on		. Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).	

Debtor 1 Laura	Case 17-34383	Doc 1	Filed 11/16/17 Document Romero	Entered 11/16/17 14:18:27 Page 51 of 55 Case Number (If known)	Desc Main
ebtor 1 Laura First Na		····································	Last Name		
Part 2:	ist Your Unexpired Personal Pro	perty Leases			
				ontracts and Unexpired Leases (Official Form 106	
				that are still in effect; the lease period has not ye	
ended. You ma	y assume an unexpired persor	nai property le	ase if the trustee does not	assume it. 11 U.S.C. § 365(p)(2).	
Describe y	our unexpired personal proper	ty leases			Will the lease be assumed?
Lessor's n	ame:				□ No
Descriptio property:	n of leased				∐ Yes
Lessor's r	ame:				□ No
Description property:	n of leased		,		☐ Yes
Lessor's r	name:				□No
Description property:	on of leased				Yes
Lessor's r	name:				□No
Description property:	on of leased				∐Yes
Lessor's r	name:				□No
Description property:	on of leased				∐Yes
Lessor's	name:				□No
Description property:	on of leased				Yes
Lessor's I	name:				□No
Description property:	on of leased				Yes
Part 3:	Sign Below				
	of perjury, I declare that I have	•	intention about any proper	ty of my estate that secures a debt and any	

\* <u>Aawa Romero</u>. Signature of Debtor 1

Signature of Debtor 2

Date Dated: 1/9/20

Date \_\_\_\_\_MM / DD / YYYY

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### DISCLAIMER Describers Have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. **Setoffs** if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court **AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!**

Dated: 1/9 /2017	dawl Remule	X Date & Sign
	Laura Romero	Statement Statement (Statement Statement State

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Laura Romero / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

X Date & Sign

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De	btor 1	Laura		Romero	Case Number (if known)		
à		First Name	Middle Name	Last Name			<del></del>
					Column A Debtor 1	Column B  Debtor 2 or non-filing spouse	
8.	Unem	ployment compensa	ation	\$0.00	\$0.00		
٥.	Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:				40.00		
	For y	ou					
	For yo	our spouse					
9.		i <b>on or retirement inc</b> it under the Social Se	come. Do not include any amou	int received that was a	\$0.00	\$0.00	
10	Do no as a v	ot include any benefits victim of a war crime,	a crime against humanity, or in	curity Act or payments received			
	10a				\$0.00	\$ 0.00	
	10b				\$ 0.00	\$0.00	
	10c. T	otal amounts from se	eparate pages, if any.		\$0.00	\$0.00	
11	. Calcu colum	l <b>late your total curre</b> in. Then add the total	nt monthly income. Add lines for Column A to the total for C	2 through 10 for each column B.	\$2,110.51 +	\$3,638.05 =	\$5,748.56
	art 2:		her the Means Test Applies to \				
12			onthly income for the year. Fo ent monthly income from line 1	now these steps:	Copy line 11 here	12a.	\$5,748.56
			umber of months in a year).				x 12
			nual income for this part of the	form.		12b.	\$68,982.72
13.	3. Calculate the median family income that applies to you. Follow these steps:					**************************************	······
	Fill in	the state in which you	ıı five				
		-		<u>IL</u>			
	Fill in	the number of people	e in your household.	3			
	To fine	d a list of applicable n		householdline using the link specified in the sep t the bankruptcy clerk's office.		13.	\$78,559.00
14.	How d	lo the lines compare	97				
	14a. [	x Line 12b is less tha Go to Part 3.	an or equal to line 13. On the to	p of page 1, check box 1, There is no	o presumption of abuse.		
	14b. [		nan line 13. On the top of page I out Form 122A-2.	1, check box 2, The presumption of a	abuse is determined by Form 12	2A-2.	
Р	art 3:	Sign Below					
		By signing here, I dec	clare under penalty of perjury the	nat the information on this statement a	and in any attachments is true a	nd correct.	
- Laura Rimeio							
			Laura Romero				
		Date:: 1	9 /2017				MAAN A A A A A A A A A A A A A A A A A A
		If you checked line 14	4a, do NOT fill out or file Form	122A-2.			***************************************
		If you checked line 14	4b, fill out Form 122A-2 and file	it with this form.			

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Form B 201A, Notice to Consumer Debtor(s)

In re Laura Romero / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u>[[ / / / /</u> /2017

Laura Romero

X Date & Sign

Attorney: Alex Wilson

Record # 754365